

P.O. Box 85
Emerson, NJ 07630-0085



Gem Recovery Systems

Phone (201) 722-8780

EXHIBIT A

*****AUTO**SCH 5-DIGIT 07055

DEILIA RODRIGUEZ

REDACTED



Date: 11/16/2017

Gem Account No.: REDACTED 784-1

Client: MONOC

Client Reference No.: REDACTED 1492

Date of Service: 6/30/2016

Balance Due: \$1,089.00

Dear DEILIA RODRIGUEZ:

COLLECTION NOTICE

Your account has been turned over to us from the above mentioned client for collection. Since your account is delinquent, we will use any collection activity necessary to collect this debt due to our client. Our policy is to report delinquent account information to Trans Union and Experian Credit Bureaus which may impair your credit rating and your ability to obtain credit in the future.

The records of the creditor show that the debt is immediately due or past due. Full payment will avoid further collection activities on this account.

For your convenience, please detach the bottom portion of this letter and return it in the enclosed envelope to avoid further collection activity. To contact us, call 201-722-8780.

GEM RECOVERY IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Unless you notify us within thirty days after you receive this notice that you dispute the validity of the debt, or any portion thereof, we will assume the debt to be valid. If you notify us in writing within the thirty day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of the judgment against you and will mail you a copy of such verification or judgement. If you make a written request of us within the thirty day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

=====PLEASE DETACH AT PERFORATION AND RETURN WITH YOUR PAYMENT=====

If paying by check, please make checks payable to **GEM RECOVERY SYSTEMS** and write your Gem Account Number in the memo line. Please return any correspondence or payment, where appropriate, to us using the enclosed courtesy return envelope. Ensure that the return address is visible in the window of the envelope. Note that the United States Postal Service will not accept mail without postage applied. Thank you.

You can pay your bill online at <https://Gem.SecBillPay.com>

Gem Acct No.: REDACTED 784-1

Client: MONOC

Client Reference No.: REDACTED 1492

Client ID: 13387

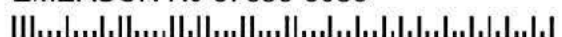
Please
return to:



Gem Recovery Systems

PO BOX 85

EMERSON NJ 07630-0085



Amount Due: \$1,089.00

Name: DEILIA RODRIGUEZ
 Series lettera List: 11/28/2016